



USDA

HIGHLIGHTS

- ✓ 580 Minimum FICO
- ✓ Manufactured Homes
- ✓ Max LTV/CLTV 100%*
- ✓ Manual UW OK
- ✓ No DTI overlay on GUS approve/eligible
- ✓ 29/41 Max DTI manual underwrites
- ✓ Purchase or R/T Refi**

*CLTV can exceed 100% to include the financed guarantee fee

**R/T Refis of existing GRH loans only



600 FICO in Montana. See product matrix for all details at www.myndm.com/products. Pricing and product offerings subject to change without notice. This information is intended for the exclusive use of mortgage professionals and is not to be distributed to consumers. The information is for business and professional use only and is not intended as an advertisement as defined in Regulation Z, Section 1026.2. Nations Direct Mortgage, LLC is not part of or associated with HUD, FHA, or the Federal Government. Rates, terms, and programs subject to change without notice. All loans must satisfy Nations Direct Mortgage underwriting guidelines. Additional terms and conditions may apply. © Nations Direct Mortgage, LLC, NMLS #109738, Rev.091819, 5 Hutton Centre Drive Suite 200 | Santa Ana, CA 92707